



Photo: Andy Snow

2014 Annual Report

Miami Valley Fair Housing Center, Inc.
505 Riverside Drive
Dayton, Ohio

About Us:

The Miami Valley Fair Housing Center (MVFHC) is a non-profit agency that works to ensure that all people may freely choose a place to live without regard to their race, color, religion, sex, national origin, disability or because they have children in their family.

Services and Programs Include:

- Outreach and Education for individuals, community and/or civic groups, and youth organizations
- Training and Testing for lending institutions, real estate and rental management professionals and licensed healthcare professionals such as social workers, family therapists, and discharge nurses whose work intersects with the provisions of housing and disability rights advocates
- Investigation and/or testing of claims of housing discrimination
- Assisting with filing claims with HUD
- Mediation of housing discrimination claims with the offending party
- Providing legal assistance in foreclosure and/or predatory loans

Highlights and Awards



Central Ohio
**Fair Housing
Association, Inc.**

In April, the Board of Directors authorized the expansion of the Miami Valley Fair Housing Center into the Columbus/Franklin and Delaware County areas. The new organization is called the Central Ohio Fair Housing Association (COFHA). Thom Curnutte was hired as Fair Housing Specialist for COFHA and will conduct educational workshops on the rights that individuals have under federal and

state fair housing laws. COFHA's first outreach activity was staffing and education and outreach booth at the LGBT Pride Festival in Goodale Park.



In July, MVFHC was awarded the "Community Development Partner of the Year" Award from the Ohio Conference of Community Development. The award is given annually in recognition of a non-profit or faith-based organization, individual, business, financial institution, foundation, intermediary, government agency, or other entity that has provided exceptional support to the community development industry.

MVFHC was recognized as a deaf-friendly service provider by the Community Services of the Deaf (CSD). Since 1978, CSD has been providing a wide variety of programs and services to meet the needs of people who are Deaf or Hard-of-Hearing. Services are also available for family members, service providers, businesses, individuals, groups and communities.



DAYTON BUSINESS JOURNAL

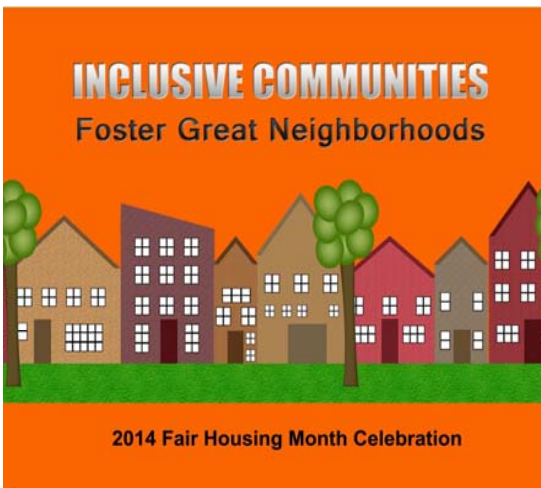
**2014 Best
Places
TO
Work
WINNER**

MVFHC placed 3rd in the *Dayton Business Journal's* Best Places to Work Award. There were 165 companies nominated for the award and only 25 made the final cut.

Education

During 2014 MCVFHC provided face-to-face education and outreach on housing discrimination to 18,241 consumers and 2,530 housing professionals. In addition, the Center provided anti-predatory mortgage lending, lending rescue scam, and foreclosure prevention, education and outreach to 20,153 consumers and 568 housing professionals.

John Zimmerman presented a class on February 11th for Oberer Management Services. The *Fair Housing Fundamentals for Service Technicians* was attended by over 100 Oberer employees.



The Annual Fair Housing Month Celebration was held at the Sinclair Conference Center on April 3, 2014. The theme was *Inclusive Communities Foster Great Neighborhoods*.

With a keynote address from Shanna Smith, President/CEO of the National Fair Housing Alliance in Washington, DC. Two workshops were presented in the morning—*Fair Housing and Disability Awareness* and *Fair Housing Trends and Scenarios*.

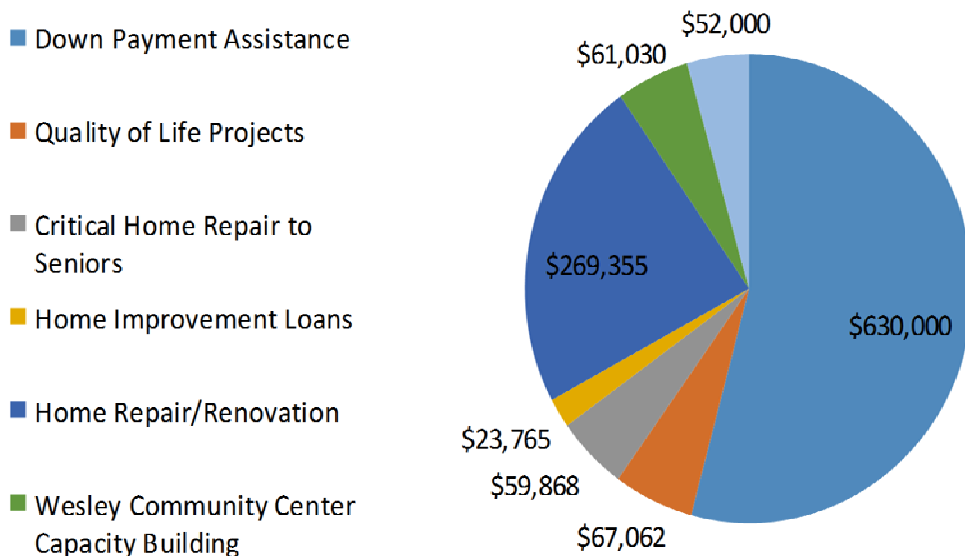
Inclusive Community Fund

In January 2014, MVFHC began implementing its Inclusive Community Fund (ICF) \$1.42 million realized from resolution of a complaint against Wells Fargo Bank. The Inclusive Community Fund was designed to distribute funding to be used for neighborhood stabilization efforts in neighborhoods of color that have been negatively impacted by foreclosures in the Dayton and Montgomery County area.

The disparate impact on African-American homeowners stems from the Dayton MSA's history of segregation and its lingering aftermath. A review of demographic data for Montgomery County reveals that its African-American population is heavily concentrated in census tracts west of Interstate 75, in the cities of Dayton and Trotwood and in Harrison and Jefferson townships.

The ICF was initially focused on two zip codes in the Dayton area that encompass communities of color—45417 and 45426—one inside the City of Dayton, the other inside Montgomery County, but not the City of Dayton – and based upon the number of foreclosures that had been completed in the past three years.

As of December 31, 2014, MVFHC had allocated and disbursed \$1,163,080.00 or 82% of the total initial funding.



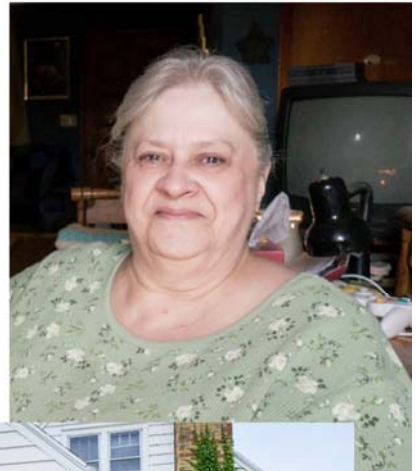
Inclusive Community Fund

Some area residents assisted by the Inclusive Community Fund in 2014

Photos: Andy Snow



Niasha Postell—Down Payment Assistance



Vickie McGuire — Accessibility Modification



George Martin — Home Repair/Renovation



Mary Adkinson — Accessibility Modification

Enforcement

MVFHC continues to be recognized throughout the Dayton Metropolitan Statistical Area (MSA) for its expertise in securing equal housing opportunities for people when they encounter practices, policies, or procedures that they believe may constitute housing discrimination, or when they are facing foreclosure on their primary residence. Unfortunately, the Dayton and Montgomery County, Ohio area consistently ranks among the top most-segregated communities in the United States, and therefore our enforcement work remains a linchpin of the services that we provide to the community.

Throughout 2014, we continued to implement MVFHC's aggressive testing program to expose discriminatory practices in apartment rentals and real estate purchasing. To this end, we recruited and trained more than 40 individuals to serve as covert testers or secret shoppers as part of our housing discrimination testing corps. Using its testing corps, MVFHC conducted more than 105 tests throughout the Dayton MSA.

MVFHC's ongoing collaboration with the National Fair Housing Alliance and other private fair housing organizations from across the United States to investigate Real Estate Owned (REO) properties continues to be a critical component of our work to address systemic discrimination that is crippling communities of color.

Enforcement highlights for 2014 include:

- Conducted intake, analyzed and processed 630 complaints of housing discrimination from individuals and provided counseling as appropriate to those complainants in discrimination cases.
- Filed 28 meritorious complaints with either the U.S. Department of Housing & Urban Development, the Ohio Civil Rights Commission, the Dayton Human Relations Council, or in court.
- Successfully mediated 29 complaints.
- Monitored 116 settlement agreements from previous cases.
- Opened up 3,915 housing units from discriminatory housing practices.

Fair Lending/Foreclosure Prevention

A major impediment to MVFHC's vision for its service area has been the destructive impact of foreclosures on African-American homeowners and underserved neighborhood minority neighborhoods that have been devastated by the predatory mortgage lending and foreclosure crisis.

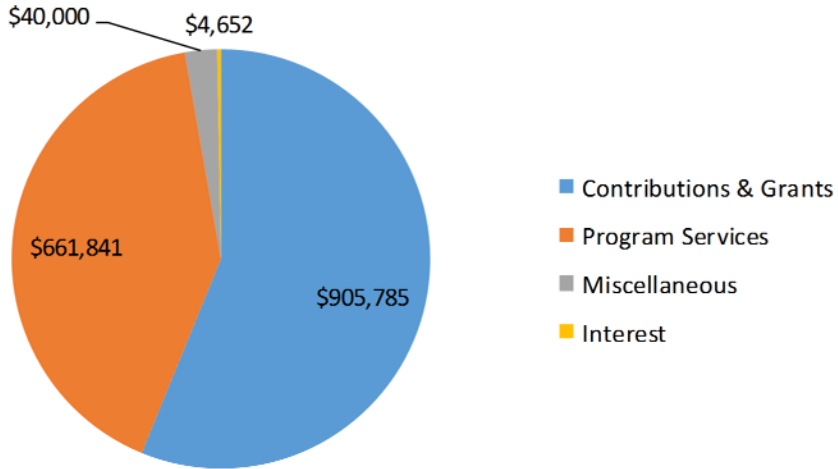
Through this line of business MVFHC was able to assist residents in avoiding mortgage rescue scams; assist clients with loan workouts, refinancing, and/or modifications; provide education and counseling to persons who may have encountered lending discrimination in services, terms, strategies or schemes related to the prevention of mortgage default or foreclosure; and provide investigation of possible violations and enforcement pursuant to other equal opportunity or fair lending statutes. In order to accomplish this important work, MVFHC continued its partnership with the HomeOwnership Center of Greater Dayton (HOCGD).

Highlights of 2014 activity by MVFHC and HOCGD:

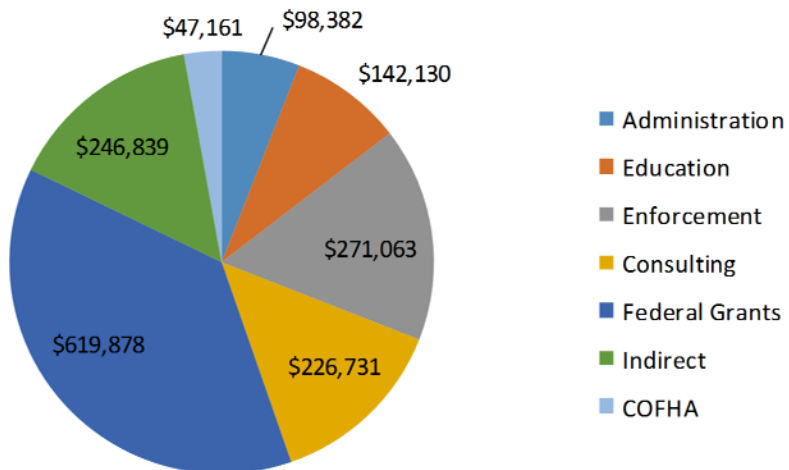
- Conducted intake and processed allegations on 945 complaints
- Assisted 896 individuals at risk for mortgage rescue scams
- Assisted 1,598 individuals facing foreclosure
- Informed 848 households about discrimination provided education to prevent mortgage rescue scam abuses and lending discrimination
- Partnered with 50 local organizations/agencies
- Partnered with 20 local governments
- Preserved \$13,093,540.00 worth of housing

Financial Report

2014 Revenue by Type



2014 Expenses by Cost Center



Fundraising



The 10th Annual Waikiki Party Fundraiser was held August 23rd at the Sinclair Conference Center. Over 200 people attended and were treated to live music by the band Premium Blend, line dancing, Hawaiian-themed food and prizes. The Waikiki Party is MVFHC's primary fundraiser for the year and generates unrestricted income for the Center's operations.

MVFHC also held a smaller fundraiser at the Dayton Mall T.G.I. Fridays restaurant in October. MVFHC received 20% of a diners bill if they submitted a "Charity Card" with their payment.



Membership

Benefits of membership include: updates of MVFHC's activities, a copy of the Quarterly Newsletter, and information about current issues affecting fair housing; first notification of and invitation to all MVFHC events; membership certificate; financial support for the various MVFHC programs; and sending the message that housing discrimination will not be tolerated in the Miami Valley.

The ability to register or re-new a membership was added to MVFHC's website this year along with the in-house streamlining of the registration process.





MVFHC Executive Committee

- Matti Seege, *Chair*
- Ronald Jackson, *Vice Chair*
- Frank Petrie, *Treasurer*
- Jim Ritterhoff, *Immediate Past Chair*
- Elaine Zimmers-Johnson, *Secretary*

MVFHC Board of Directors

- Ellen Belcher Langer, Community Volunteer
- Willis Blackshear, Montgomery County Recorder
- Wylie Boddie, Community Volunteer
- Beth Deutscher, HomeOwnership Center of Greater Dayton
- Ronald Jackson, Community Volunteer
- Young Kim, Young Kim Realty
- Rhine McLin, Community Volunteer
- Judy Mott, Community Volunteer
- Frank Petrie, Fifth Third Mortgage Company
- Jim Ritterhoff, Simms Management Company
- Donnie Saunders, Community Volunteer
- Matti Seege, Community Volunteer
- Nolan Thomas, Montgomery County Prosecutor's Office
- Erika Van Hyfte, Home Experts Realty
- Elaine Zimmers-Johnson, Community Volunteer

MVFHC Staff

- Jim McCarthy, President/CEO
- John Zimmerman, Vice President
- ShaNiece Childs, Operations Assistant
- Maria Cochran, Paralegal
- Jason Collins, IT Specialist
- Gail Hamer, Director of Finance
- Katrina Kittle, Program Assistant
- David Lauri, Director of IT
- Elizabeth Redmon, FH Specialist
- Anita Schmaltz, Dir. of Enforcement
- Randall Smith, General Counsel
- Tom Toberen, Operations Assistant
- Sarah Weber, General Counsel
- Miranda Wilson, FH Analyst
- Karl Zimmerman, Fair Lending Specialist
- Thom Curnutte, COFHA FH Specialist

2014 Donors & Funders

Andy Snow Photographer
Charter One Bank
Dayton Human Relations Council
City of Kettering, Ohio
City of Springfield, Ohio
Coldwell Banker Heritage Realtors
Dayton Area Board of REALTORS®
Hallmark Title, L.L.C.
HER Realty Services
Home Experts Realty
Irongate Inc. Realtors
Key Bank
Lloyd, Darner, Guenther & Ellis
Matt Brownfield, LLC

Miller Valentine
Montgomery County, Ohio
National Association of REALTORS®
NeighborWorks® America
Oberer
PNC Bank
Relman Dane Colfax PLLC
Simms Management
The Urban Institute
U.S. Department of Housing and
Urban Development
Vectren
Wells Fargo Bank
Wright Patt Credit Union

The Miami Valley Fair Housing Center recognizes the importance of "home" as a component of the American dream. We envision a country free of housing discrimination where every individual, group and community enjoys equal housing opportunity and access in a bias-free and open housing market. We envision a country where integrated neighborhoods are the norm, and private and public sectors guarantee civil rights in an open and barrier-free community committed to healing the history of discrimination in America.



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MVFHC is an Operating Member of the National Fair Housing Alliance